Dear Representative Luxenberg, Senator Moore, and members of the Housing Committee:

My name is Maybeth Morales-Davis. I am a resident of Waterbury. CT.

I am testifying in support of a rent cap and in support of SB 4, with changes to better protect tenants.

My Latino immigrant parents came to this country with very little but they both knew they wanted better lives for their children. It was this mindset that allowed them to move out of Harlem, become financially astute, create generational wealth through homeownership, and eventually purchase an 8-unit multi-family building in Waterbury, CT.

My parents showed up for their tenants. They were flexible in how tenants paid their rent. They were available to their tenants. They only ever had to evict one tenant, in the 10 years that they owned the building. And, I am confident they would support SB4, not just as landlords but as human beings.

While we need more landlords like my parents who are flexible, empathetic, anti-racist, and available we also need legislation to support equitable housing in CT.

People cannot have a future in CT if they cannot afford a place to live. As a homeowner, I know that I have stable, reliable, and predictable housing. This allows me to plan for the future and feel stable in my community. This is not the reality for Connecticut tenants – When rents skyrocket and housing becomes unaffordable, it has cascading effects—like displacement from beloved homes/communities, negative education and health outcomes, and neighborhood destabilization.

Corporate landlords are hurting working families with the possibility of high and unpredictable rent increases each year. As a homeowner, I am secure in the knowledge that my mortgage will not increase 10% each year. Who among us gets a 10% raise each year? Who could afford that? And where is that hard-earned money going?

Because, as a homeowner, I can predict my housing expenses, I don't have to worry about choosing between paying to stay in my home and necessities like groceries and electricity. When landlords have the power to raise rent as much as they want, tenants have to make these impossible decisions. Everyone deserves stable, predictable housing, whether they are a renter or a homeowner. Housing is a human right!

As a homeowner, I can predict my housing expenses. This means that I can afford to invest in my community. Renters should be afforded this opportunity as well. When working people in Connecticut can afford to pay their rent, they can take care of their families. It means that they can buy groceries and their kids school supplies—that they can put gas in their car and get to work. Working people don't funnel money out of their communities—they invest in them. That's what creates prosperity for Connecticut's families, communities, government and businesses.

I strongly support a rent cap, but SB 4 would be stronger with the following changes:

- The cap should be lower–I suggest 2.5 or 3%. This tracks pre-pandemic average rent increases and would be affordable and predictable to tenants.
- It should cover apartments in between tenants so landlords can't push out tenants to increase the rent.
- It should expand good cause eviction protections to cover all tenants so they have greater stability in their homes.

Just like my parents, renters also want better lives for their children. Supporting a rent cap is a start.

Sincerely, Maybeth Morales-Davis Waterbury, CT